



**CITY OF BOULDER**

Department of Public Works/Utilities Division  
Planning and Project Management  
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February 2, 2009

Dear Property Owner:

A building on your property at:

\* **Fill in address of the designated property (columns A-H of the spreadsheet)**

has been determined to be in the 100-year floodplain as defined in the updated South Boulder Creek Flood Mapping Study. The study results were recently re-submitted to the Federal Emergency Management Agency (FEMA) for review. The new mapping will be used to regulate the floodplain area and to revise the local Flood Insurance Rate Map (FIRM). For more information about the South Boulder Creek Flood Mapping Study, visit [www.southboulder creek.com](http://www.southboulder creek.com).

**How the New Floodplain Affects You:**

The city of Boulder began regulating to the new floodplain areas on Jan. 1, 2008. However, local floodplain regulations are not imposed on existing buildings unless the property owner applies for a permit to expand, modify or substantially improve the structure. Existing structures in the updated 100-year floodplain that do not meet current floodplain standards are considered “legal non-conforming” buildings. For more information about local floodplain information, go to [www.boulderfloodinfo.net](http://www.boulderfloodinfo.net). If you have specific questions about floodplain regulations, contact Katie Knapp in Planning & Development Services at [knappk@bouldercolorado.gov](mailto:knappk@bouldercolorado.gov) or 303-441-3273.

**IMPORTANT: Mandatory Purchase of Flood Insurance**

As set forth under National Flood Insurance Program (NFIP) regulations, buildings located in the 100-year floodplain as defined on the local FIRM are subject to the mandatory purchase of flood insurance if the property is financed under a federally-backed mortgage. Most home mortgages fall into this category. The purchase requirement will be mandatory when the revised FIRM is adopted by FEMA. Adoption of the revised FIRM is expected to occur within the next 12 months and will follow a 90-day appeal period for public review. This provides time for property owners to learn more about the mandatory purchase of flood insurance requirement and take advantage of the best coverage and premium options available before the purchase of flood insurance is required.

You are receiving this letter because you may be required to purchase of flood insurance. The purchase of flood insurance is not regulated by the city of Boulder; however, the city wants to ensure that each affected property owner understands the flood insurance requirements and the best coverage and premium options available to you. If your building is one that was previously considered to be outside the 100-year floodplain and was constructed without flood protection measures, you should be aware of “NFIP Map and Grandfather Rules.” These rules recognize current and continuous policy holders as well as structures that were built in compliance with the FIRM that was in effect at the time of construction.

Please take careful note of the following “grandfather” conditions. Pursuing these “grandfather” provisions will assure that you pay the lowest insurance rate available:

1. If your building was constructed **prior to July 17, 1978 (called Pre-FIRM construction)**, you are eligible to maintain the prior flood zone and base flood elevation as long as continuous coverage is maintained and the policy was purchased prior to the effective date of the revised FIRM. The flood policy can also be assigned to a new owner at the option of the policyholder. If a policy for a Pre-FIRM building is not obtained prior to the effective date of the FIRM change, then the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new flood zone rather than actuarial elevation-based rates.
2. If your building was constructed **after July 17, 1978 (called Post-FIRM construction)**, you are eligible to maintain the prior flood zone and base flood elevation as long as continuous coverage is maintained and the policy was purchased prior to the effective date of the revised FIRM. The flood policy can also be assigned to a new owner at the option of the policyholder. If the building was constructed in compliance with a specific FIRM, the owner is always eligible to obtain a policy using the flood zone and base flood elevation from the FIRM that was in place at the time of construction. Proof of the compliant construction and FIRM in place at the time of construction must be submitted to the insurance company as part of obtaining a policy. Continuous flood insurance coverage is not required to remain eligible for this rating.

Overall, if your building’s flood zoning is changing to be defined in the 100-year floodplain, **purchase of a flood insurance policy prior to the effective date of the revised FIRM is recommended** to ensure the best possible rates.

Flood insurance may be purchased from a licensed private insurance company or independent property and casualty insurance agent. In most cases, this is your homeowner’s insurance agent. Flood insurance covers property losses caused by flooding. Standard homeowner’s insurance policies do not cover flood losses. Flood policies will take effect 30 days after the date of purchase and are available for structures and contents, structures only or contents only as applied to: (1) **dwelling**s (one- to- four-unit residential buildings and individual residential condominium units); (2) **general properties** (apartments and businesses); and (3) **condominium building associations** (condominiums).

Flood insurance premiums are based on a number of conditions and physical factors, so it is important that you work with an insurance agent who is familiar with the NFIP to assure accurate calculation of each policy premium. All FEMA-based flood insurance sold by private insurance companies is federally subsidized, so premium costs should be the same regardless of the company selling the policy. Information on locating an insurance agent or identifying companies that participate in the NFIP may be obtained by contacting an NFIP representative at (888) 379-9531 or by visiting [www.floodsmart.gov](http://www.floodsmart.gov).

Please contact me at 303-441-3124 or [harbergb@bouldercolorado.gov](mailto:harbergb@bouldercolorado.gov) if you have any questions.

Sincerely,  
CITY OF BOULDER

Robert J. Harberg, P.E.  
Utilities Planning and Project Management Coordinator

cc: Katie Knapp  
Jeff Arthur  
Ned Williams